

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Philadelphia, PA 19106  
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Attorneys for Secured Creditor  
Nationstar Mortgage LLC d/b/a Mr. Cooper



Order Filed on November 30, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Tony Kostovski  
  
Debtor.

Case No.: 18-21079 RG

Adv. No.:

Hearing Date: 11/04/2020 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED  
CREDITOR'S MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 30, 2020**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Tony Kostovski

Case No: 18-21079 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 79 Getty Avenue, Clifton, NJ, 07011, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 16, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2020 through November 2020 for a total post-petition default of \$5,858.90 (1 @ \$884.05, 6 @ \$931.80, \$615.95 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,858.90 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will submit a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2020, directly to Secured Creditor, Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and motion for relief is hereby resolved.

In re:  
Tony Kostovski  
Debtor(s)

Case No. 18-21079-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 02, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:

Recip ID	Recipient Name and Address
db	Tony Kostovski, PO BOX 823, Saddle Brook, NJ 07663-0823
aty	+ Michael Cannataro, 986 McBride Ave, Woodland Park, NJ 07424-2619

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 02, 2020

Form ID: pdf903

Total Noticed: 2

jdevine@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Joseph Gunnar Devine, Jr

on behalf of Creditor Bayview Loan Servicing LLC jdevine@schillerknapp.com,  
kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin M. Buttery

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkyefile@rasflaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Bayview Loan Servicing LLC NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association NJ\_ECF\_Notices@mccalla.com,  
mccallaecf@ecf.courtdrive.com

Nicholas V. Rogers

on behalf of Creditor PHH MORTGAGE CORPORATION AS SERVICER FOR HSBC BANK USA NATIONAL  
ASSOCIATION AS TRUSTEE FOR PHH ALTERNATIVE MORTGAGE TRUST SERIES 2007-2 nj.bkecf@fedphe.com

Phillip Andrew Raymond

on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Robert Davidow

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com

Russell L. Low

on behalf of Debtor Tony Kostovski ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Shauna M Deluca

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER sdeluca@rasflaw.com

Sherri Jennifer Smith

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION ssmith@pincuslaw.com, nj.bkecf@fedphe.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@rascrane.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 21